## Claims

- [c1] 1.A system for aesthetically covering access openings in a tub skirt when interior skirt access is not required comprising: a bracket affixable to the tub skirt; a panel easily attachable to and detachable from said bracket, said panel, when attached, hiding said bracket
  - bracket, said panel, when attached, hiding said bracket when viewed from the exterior of the tub skirt; and clips used to attach said panel to said bracket.
- [c2] 2.The system of Claim 1 wherein said bracket extends around the perimeter of a portion of the tub skirt defining an access opening.
- [c3] 3. The system of Claim 1 wherein said tub is a bath tub.
- [04] 4. The system of Claim 1 wherein said clips are integrally formed with and extend from the back of said panel.
- [c5] 5.The system of Claim 4 wherein said clips include a straight portion and an angled portion.
- [06] 6.The system of Claim 5 wherein said angled portion of said clip includes a leading edge and a trailing edge together defining a V-shape.

- [c7] 7.The system of Claim 5 wherein said bracket includes a fastener mating surface including one or more raised ridges.
- [08] 8.The system of Claim 7 wherein said mating surfaces are tapered from the front of said bracket to the back of said bracket.
- [09] 9.The system of Claim 1 wherein said bracket is a rectangular frame.
- [c10] 10.The system of Claim 9 wherein said rectangular frame includes at least one fastener mating surface on of its four sides.
- [c11] 11.The system of Claim 1 wherein said clips are detachable from said panel.
- [c12] 12. A tub skirt comprising: a face portion defining one or more access openings; a bracket affixable to said skirt face portion; a panel easily attachable to and detachable from said bracket, said panel, when attached, hiding said bracket when viewed from the exterior of the tub skirt; and clips used to attach said panel to said bracket.